

Linda S. Payne
Chapter 7 Bankruptcy Trustee
12770 Coit Road, Suite 541
Dallas, TX 75251
972 628 3695
linda@paynetrustee.com

UNITED STATES BANKRUPTCY COURT
DISTRICT OF
DIVISION

In re:	§	
	§	
NEIGHBORS, WILLIAM SCOTT	§	Case No. 10-43697 BTR
NEIGHBORS, BARBARA LYNN	§	
	§	
Debtor(s)	§	

TRUSTEE'S FINAL REPORT (TFR)

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under chapter of the United States Bankruptcy Code was filed on . The undersigned trustee was appointed on .
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.

4. The trustee realized gross receipts of \$

Funds were disbursed in the following amounts:

Payments made under an interim
disbursement
Administrative expenses
Bank service fees
Other payments to creditors
Non-estate funds paid to 3rd Parties
Exemptions paid to the debtor
Other payments to the debtor

Leaving a balance on hand of¹ \$

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

The remaining funds are available for distribution.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

6. The deadline for filing non-governmental claims in this case was _____ and the deadline for filing governmental claims was _____. All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$ _____. To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$ _____ as interim compensation and now requests a sum of \$ _____, for a total compensation of \$ _____². In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$ _____, and now requests reimbursement for expenses of \$ _____, for total expenses of \$ _____².

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: _____ By: /s/LINDA PAYNE, TRUSTEE
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

² If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D).

FORM 1
INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES

Page: 1
Exhibit A

Case No: 10-43697 BTR Judge: Brenda T. Rhoades
Case Name: NEIGHBORS, WILLIAM SCOTT
NEIGHBORS, BARBARA LYNN
For Period Ending: 03/27/12

Trustee Name: LINDA PAYNE, TRUSTEE
Date Filed (f) or Converted (c): 10/27/10 (f)
341(a) Meeting Date: 11/29/10
Claims Bar Date: 04/12/11

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Abandoned OA=554(a) Abandon DA=554(c) Abandon	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. 2577 Sister Grove Rd. Van Alstyne, TX Amended on 12/10/10 and added 98 acres with a value of 171,700.00 and changed value of home to \$345,000.	380,000.00	Unknown	DA	0.00	FA
2. Bank accounts Amended on 12/1/10 and changed amounts to \$1,351.17 Bank statements in docman - total on 10/27 = \$1910.32	900.00	0.00		500.00	FA
3. Household Goods	3,050.00	Unknown	DA	0.00	FA
4. Books, etc	540.00	Unknown	DA	0.00	FA
5. Clothes	450.00	Unknown	DA	0.00	FA
6. Jewelry	400.00	Unknown	DA	0.00	FA
7. Sporting equipment	1,100.00	Unknown	DA	0.00	FA
8. 1997 Chevrolet Tahoe Amended and claimed as exempt	1,150.00	0.00	OA	0.00	FA
9. 1994 Chevrolet Suburban Amended and did not claim as exempt	1,300.00	0.00		958.40	FA
10. 2000 Ford Excursion	3,500.00	Unknown	DA	0.00	FA
11. 1984 Farm Truck Amended and did not claim as exempt	200.00	0.00	DA	0.00	FA
12. 1955 Cadillac Amended and did ot claim as exempt	2,000.00	0.00		830.36	FA
13. 1997 4-Wheeler ATV Amended and did not claim as exempt	300.00	0.00	DA	0.00	FA
14. Office equipment	100.00	Unknown	DA	0.00	FA
15. 2 Dogs	50.00	Unknown	DA	0.00	FA
16. 3 Cats	75.00	Unknown	DA	0.00	FA

FORM 1
INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES

Page: 2
Exhibit A

Case No: 10-43697 BTR Judge: Brenda T. Rhoades
Case Name: NEIGHBORS, WILLIAM SCOTT
NEIGHBORS, BARBARA LYNN

Trustee Name: LINDA PAYNE, TRUSTEE
Date Filed (f) or Converted (c): 10/27/10 (f)
341(a) Meeting Date: 11/29/10
Claims Bar Date: 04/12/11

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Abandoned OA=554(a) Abandon DA=554(c) Abandon	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
17. 9 Cows	3,600.00	Unknown	DA	0.00	FA
18. 5 Calves	2,000.00	Unknown	DA	0.00	FA
19. 2 Horses	1,000.00	Unknown	DA	0.00	FA
20. 48 Bales of Hay	500.00	Unknown	DA	0.00	FA
21. 2 Trailers	600.00	Unknown	DA	0.00	FA
22. Hay Buggy	300.00	Unknown	DA	0.00	FA

				Gross Value of Remaining Assets
TOTALS (Excluding Unknown Values)	\$403,115.00	\$0.00	\$2,288.76	\$0.00
				(Total Dollar Amount in Column 6)

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

Debtor is paying out non exempt assets. Final payment due 4/1/12

Initial Projected Date of Final Report (TFR): 12/01/11

Current Projected Date of Final Report (TFR): 09/01/12

FORM 2
ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Page: 1
Exhibit B

Case No: 10-43697 -BTR
Case Name: NEIGHBORS, WILLIAM SCOTT
NEIGHBORS, BARBARA LYNN
Taxpayer ID No: *****9116
For Period Ending: 03/27/12

Trustee Name: LINDA PAYNE, TRUSTEE
Bank Name: Union Bank
Account Number / CD #: *****4290 Checking Account

Blanket Bond (per case limit): \$ 300,000.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
			BALANCE FORWARD				0.00
04/01/11	2	Scott Neighbors	Payment on non exempt assets	1129-000	208.34		208.34
05/04/11	2	Scott Neighbors	Payment on non exempt property.	1129-000	208.34		416.68
06/02/11		Scott Neighbors	Payment on non exempt property		208.34		625.02
	2		Memo Amount: 83.32	1129-000			
			Payment on Bank account				
	9		Memo Amount: 125.02	1129-000			
			Paying on vehicle				
06/27/11	9	Scott Neighbors	Payment on non exempt property	1129-000	208.34		833.36
08/04/11	9	Scott Neighbors	Payment on non exempt assets	1129-000	208.34		1,041.70
09/21/11	9	Scott Neighbors	Payment on non exempt assets	1129-000	208.36		1,250.06
09/26/11		Union Bank	BANK SERVICE FEE	2600-000		2.46	1,247.60
10/12/11	9	Scott Neighbors	Payment on non exempt assets	1129-000	208.34		1,455.94
10/25/11		Union Bank	BANK SERVICE FEE	2600-000		2.46	1,453.48
11/11/11	12	Scott Neighbors	Payment on non exempt assets	1129-000	208.34		1,661.82
11/25/11		Union Bank	BANK SERVICE FEE	2600-000		2.46	1,659.36
12/06/11	12	Scott Neighbors	Payment on non exempt assets	1129-000	208.34		1,867.70
12/27/11		Union Bank	BANK SERVICE FEE	2600-000		2.46	1,865.24
01/03/12	12	Scott Neighbors	Payment on non exempt assets	1129-000	208.34		2,073.58
01/25/12		Union Bank	BANK SERVICE FEE	2600-000		2.46	2,071.12
02/27/12		Union Bank	BANK SERVICE FEE	2600-000		4.92	2,066.20
03/01/12	12	Scott Neighbors	Payment on non exempt assets	1129-000	205.34		2,271.54

Page Subtotals 2,288.76 17.22

FORM 2

Page: 2

Case No: 10-43697 -BTR
Case Name: NEIGHBORS, WILLIAM SCOTT
NEIGHBORS, BARBARA LYNN
Taxpayer ID No: *****9116
For Period Ending: 03/27/12

Trustee Name: LINDA PAYNE, TRUSTEE
Bank Name: Union Bank
Account Number / CD #: *****4290 Checking Account

Blanket Bond (per case limit): \$ 300,000.00
 Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
	Memo Allocation Receipts:	208.34	COLUMN TOTALS		2,288.76	17.22	2,271.54
	Memo Allocation Disbursements:	0.00	Less: Bank Transfers/CD's		0.00	0.00	
			Subtotal		2,288.76	17.22	
	Memo Allocation Net:	208.34	Less: Payments to Debtors			0.00	
			Net		2,288.76	17.22	
	Total Allocation Receipts:	208.34	TOTAL - ALL ACCOUNTS		NET DEPOSITS	NET DISBURSEMENTS	ACCOUNT BALANCE
	Total Allocation Disbursements:	0.00	Checking Account - *****4290		2,288.76	17.22	2,271.54
	Total Memo Allocation Net:	208.34			2,288.76	17.22	2,271.54
					=====	=====	=====
					(Excludes Account Transfers)	(Excludes Payments To Debtors)	Total Funds On Hand

Page Subtotals	0.00	0.00
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EXHIBIT C
ANALYSIS OF CLAIMS REGISTER

Date: March 27, 2012

Case Number: 10-43697 Claim Class Sequence
Debtor Name: NEIGHBORS, WILLIAM SCOTT

Code #	Creditor Name & Address	Claim Class	Notes	Amount Allowed	Paid to Date	Claim Balance
000006B 040 5800-00	Internal Revenue Service Department of the Treasury P.O. Box 7346 Philadelphia, PA 19101-7346	Priority		\$9,131.05	\$0.00	\$9,131.05
000001 070 7100-00	Nordstrom fsb P.O. Box 6566 Englewood, CO 80155	Unsecured		\$339.04	\$0.00	\$339.04
000002 070 7100-00	Discover Bank Discover Products Inc. PO Box 3025 New Albany, OH 43054-3025	Unsecured		\$4,924.01	\$0.00	\$4,924.01
000003 070 7100-00	Capital One Bank (USA), N.A. by American Infosource Lp As Agent PO Box 248839 Oklahoma City, OK 73124-8839	Unsecured		\$8,154.62	\$0.00	\$8,154.62
000004 070 7100-00	Chase Bank USA, N.A. PO Box 15145 Wilmington, DE 19850-5145	Unsecured		\$14,624.11	\$0.00	\$14,624.11
000005 070 7100-00	Chase Bank USA, N.A. PO Box 15145 Wilmington, DE 19850-5145	Unsecured		\$2,880.45	\$0.00	\$2,880.45
000006A 070 7100-00	Internal Revenue Service Department of the Treasury P.O. Box 7346 Philadelphia, PA 19101-7346	Unsecured		\$526.83	\$0.00	\$526.83
000007 070 7100-00	PYOD LLC its successors and assigns as assignee of Citibank, NA c/o Resurgent Capital Services PO Box 19008 Greenville, SC 29602-	Unsecured		\$641.27	\$0.00	\$641.27
000008 070 7100-00	PYOD LLC its successors and assigns as assignee of Citibank, NA c/o Resurgent Capital Services PO Box 19008 Greenville, SC 29602-	Unsecured		\$7,046.05	\$0.00	\$7,046.05
000009 070 7100-00	PYOD LLC its successors and assigns as assignee of Citibank, NA c/o Resurgent Capital Services PO Box 19008 Greenville, SC 29602-	Unsecured		\$1,763.35	\$0.00	\$1,763.35

EXHIBIT C
ANALYSIS OF CLAIMS REGISTER

Date: March 27, 2012

Case Number: 10-43697 Claim Class Sequence
Debtor Name: NEIGHBORS, WILLIAM SCOTT

Code #	Creditor Name & Address	Claim Class	Notes	Amount Allowed	Paid to Date	Claim Balance
000010 070 7100-00	PYOD LLC its successors and assigns as assignee of Citibank, NA c/o Resurgent Capital Services PO Box 19008 Greenville, SC 29602-	Unsecured		\$2,160.34	\$0.00	\$2,160.34
000011 070 7100-00	Sallie Mae c/o Sallie Mae Inc. 220 Lasley Ave Wilkes-Barre, PA 18706	Unsecured		\$6,632.67	\$0.00	\$6,632.67
000012 070 7100-00	FIA Card Services, NA/Bank of America by American InfoSource LP as its agent PO Box 248809 Oklahoma City, OK 73124-8809	Unsecured		\$990.37	\$0.00	\$990.37
000013 070 7100-00	FIA Card Services, NA/Bank of America by American InfoSource LP as its agent PO Box 248809 Oklahoma City, OK 73124-8809	Unsecured		\$55,227.64	\$0.00	\$55,227.64
000014 070 7100-00	GE Money Bank c/o Recovery Management Systems Corporat 25 SE 2nd Ave Suite 1120 Miami FL 33131-1605	Unsecured		\$535.13	\$0.00	\$535.13
Case Totals:				\$115,576.93	\$0.00	\$115,576.93

Code #: Trustee's Claim Number, Priority Code, Claim Type

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 10-43697 BTR

Case Name: NEIGHBORS, WILLIAM SCOTT

NEIGHBORS, BARBARA LYNN

Trustee Name: LINDA PAYNE, TRUSTEE

Balance on hand \$

Claims of secured creditors will be paid as follows:

NONE

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee Fees: LINDA PAYNE, TRUSTEE	\$	\$	\$
Trustee Expenses: LINDA PAYNE, TRUSTEE	\$	\$	\$

Total to be paid for chapter 7 administrative expenses \$ _____

Remaining Balance \$ _____

Applications for prior chapter fees and administrative expenses have been filed as follows:

NONE

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ _____ must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
000006B	Internal Revenue Service	\$	\$	\$

Total to be paid to priority creditors \$ _____

Remaining Balance \$ _____

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ _____ have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be _____ percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
000001	Nordstrom fsb	\$	\$	\$
000002	Discover Bank	\$	\$	\$
000003	Capital One Bank (USA), N.A.	\$	\$	\$
000004	Chase Bank USA, N.A.	\$	\$	\$
000005	Chase Bank USA, N.A.	\$	\$	\$
000006A	Internal Revenue Service	\$	\$	\$
000007	PYOD LLC its successors and assigns as assignee of	\$	\$	\$
000008	PYOD LLC its successors and assigns as assignee of	\$	\$	\$
000009	PYOD LLC its successors and assigns as assignee of	\$	\$	\$
000010	PYOD LLC its successors and assigns as assignee of	\$	\$	\$
000011	Sallie Mae	\$	\$	\$

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
000012	FIA Card Services, NA/Bank of America	\$	\$	\$
000013	FIA Card Services, NA/Bank of America	\$	\$	\$
000014	GE Money Bank	\$	\$	\$

Total to be paid to timely general unsecured creditors \$ _____

Remaining Balance \$ _____

Tardily filed claims of general (unsecured) creditors totaling \$ _____ have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be _____ percent.

Tardily filed general (unsecured) claims are as follows:

NONE

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ _____ have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be _____ percent.

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

NONE